

Docket No.: 37202/122001; 990001US  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Scott D. Cook

Confirmation No.: 1439

Application No.: 09/892,223

Art Unit: 3691

Filed: June 25, 2001

Examiner: L. M. Hamilton

For: COLLECTING AND AGGREGATING  
CREDITWORTHINESS DATA

**REPLY UNDER 37 CFR § 1.111**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action (hereinafter "Action") dated September 19, 2008, please reconsider this application in view of the following.